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Kentucky District Team

Coach's Corner

Kentucky District Team's Q4 Challenge!

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Wow! The fourth quarter of FY 2005 is here already! In our fast paced business environment, it certainly appears to come faster every year. I'm sure that you will agree.

I would like to thank each and every member of the SBA Kentucky District Office staff, all our collaborative lending partners, and our counseling partners at the Kentucky Small Business Development Centers, and SCORE for their outstanding contributions so far this season.

I am pleased to announce that on the national level, SBA's lending programs are on pace to achieve another all-time record setting season for FY2005. At the end of Q3, SBA's 7(a) program, our flagship loan guarantee product, has loan bookings running over 21% ahead of last year's record breaking season. And, bookings for SBA's 504 Loan program product are running 6% ahead of last season's record pace.

In our market here in the Kentucky Commonwealth, we are challenged to keep pace with these national trends. So far, this year, we have booked over 8% more 7(a) Loans ahead of last year's record breaking pace. However, our bookings for 504 Loans are running about 25% behind our record pace last year.

As we move to implement our 2nd Annual Fourth Quarter "Full Court Press" Awards program (see details on page 3 of this newsletter), you can see that we have a greater challenge ahead of us this year.

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Kentucky District Team's Q4 Challenge! (continued)

“Challenge” is both a word and a business situation that I really like as a coach and a business person. To that end, I would like to challenge the Kentucky District Team to turn up the gain and turn on the full court press in Q4 and deliver record setting loan results here in the Commonwealth. Our challenge target is loan results that are equal to or greater than the SBA national record setting pace.

I believe that we have an excellent shot at meeting this challenge! Don't you?

We had a great Q4 effort last season. But, as we all know, last year's field goals, three point shots, and slam dunks don't win today's ballgames.

Please let me know if I can personally assist you in any way with this challenge.

Steve Ayers, Head Coach/ District Director
SBA Kentucky District Team

Kentucky Small Business Success Stories

We're looking for businesses that have received SBA assistance through the SBA Loan Guaranty Program to promote the success of these local businesses. To nominate a business, simply email the business name, contact, and phone number to: amcalister@centertech.com. That's it, we'll take care of the rest.

SBA's 2nd Annual FULL COURT PRESS AWARDS

The SBA Kentucky Team would like to take this opportunity to thank all of our lending partners for a great effort so far this year. The scorecard results continue to grow and we still have a shot at hitting another record setting year in FY2005.

To help ensure that we do indeed achieve record setting results and don't fall short of taking the team to the playoffs, we are announcing our special 2nd annual FY2005 fourth quarter awards initiative appropriately called "The Fourth Quarter FULL COURT PRESS" Awards.

As of the third quarter, the SBA Kentucky District office is running about 8% ahead of last year in the number of 7(a) Loans and about 25% behind in our 504 Loans. So, as you can see, our challenge in Q4 is much greater this year. We appreciate your continued support.

As we close out FY2005, however, we are mindful that we are still behind on our Scorecard targets for FY2005. Obviously, we would like to significantly grow the numbers and move up as far as we can in the national rankings for SBA District offices as evaluated by Washington. Therefore, special FULL COURT PRESS awards will be given in the following categories for the most loans booked by an SBA partner in the fourth quarter:

Fourth quarter FULL COURT PRESS award categories are as follows and will be given at our annual Lender's Conference in November.

- Largest number of 7A Loans made in the fourth quarter by a Regional Bank
- Largest number of 7A Loans made in the fourth quarter by a Community Bank
- Largest number of 504 Loans made in the fourth quarter by a CDC
- Largest number of 504 Loans made in the fourth quarter by a Primary Lender
- Largest number of Microloans made in the fourth quarter by a Microlender



We hope that you will join in the games and turn up the gain with a full court press to make the fourth quarter and FY2005 a great season for the team. Let's run up the score in the fourth quarter, win the games in 2005, and take our team to the playoffs with a record setting year.

Steve Ayers
Head Coach, KY District Team



U.S. Small Business Administration Region IV Regional Administrator Nuby Fowler named as one of the MOST INFLUENTIAL ATLANTANS 2005



Nuby Fowler came to New York City in 1961 from Barranquilla, Colombia, to go to college. She never left, and today, she is the Southeast's regional administrator for the U.S. Small Business Administration.

After taking office in 2002, she convened a task force to reach the African-American small-business community. Fowler says plans are in the works to create a Hispanic task force.

"We are reaching out to what we call the untapped market, the minority markets," said Fowler, who got married and started a family after arriving from Colombia. She went back to school at age 38.

Fowler is active in Atlanta's Hispanic business community. In 2000, she served as chairman of the Georgia Hispanic Chamber of Commerce, and in 2004 she was the chamber's Member of the Year.

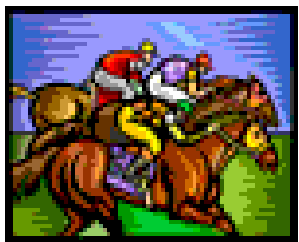


Small Business Development Day, Lexington

The new Kentucky Small Business Resource Guide 2005 is now available online. **Go to the following link to see or download the full Kentucky Small Business Resource Guide:**

http://www.sbaguides.com/en/local/ky_guide.pdf





Kentucky Lenders Conference



November 4, 2005

Come and join us for a day of information, networking and fun at Churchill Downs Race Track, Louisville, KY.

Watch your e-mail or fax for further information.

For more information contact Phil Danhauer at 502.582.5971 Ext. 243 or Phillip.danhauer@sba.gov

Sponsored by the Kentucky SBA Lenders Conference Association

1st Annual Kentucky Lenders Conference Golf Scramble

**The Cardinal Club Country Club
Simpsonville, KY**

November 3, 2005

Plan to join us at this Spencer Holt designed course just off I-64 in Simpsonville. You have seen the grand clubhouse from the interstate and it is now time to play this links style course in a best ball, scramble format. Put together a foursome to celebrate a record SBA year or allow us to team you up with other Kentucky lenders. Regardless if you are a Louisville Cardinal fan or a Kentucky Wildcats fan, all are welcome to this Kentucky SBA Team golf scramble!

For more details contact
Phil Danhauer at (502) 582-5971 or email phillip.danhauer@sba.gov



U.S. Small Business Administration
Room 188 Mazzoli Federal Building
600 Dr Martin Luther King Jr. Place
Louisville, KY 40202

2005 Lender Training Schedule

Date	Training Program	Presented by
July 21 st	The 7(a) Application	Robert Coffey
Aug 18 th	Loan Processing, Loan Closing & 504 Program	Karen Wright/Sandi Preston
Sept 15 th	Servicing, Liquidation & Guaranty Purchases	Karen Wright/Diana Hurley

Location: Training will be held in the Seaside Room of the Romano Mazzoli Federal Building

Contact Phil Danhauer, 502.582.5961 x243 or phillip.danhauer@sba.gov for more information.

Small Business Development Days Schedule

Date	Location	Address	Contact	Phone and email
7.21.2005	Ashland Community and Technical College	Ashland, KY	Arch McAlister	606.677.6082 amcalister@centertech.com
8.2.2005	The Center for Rural Development	2292 S. Hwy 27 Somerset, KY 42501	Arch McAlister	606.677.6082 amcalister@centertech.com
9.20.2005	Berea College	Berea, KY	Arch McAlister	606.677.6082 amcalister@centertech.com
10.20.2005	Asbury College	Wilmore, KY	Arch McAlister	606.677.6082 amcalister@centertech.com
10.__.2005	MSU Center	Prestonsburg, KY	Arch McAlister	606.677.6082 amcalister@centertech.com
11.1.2005	General Butler State Resort Park	Carrollton, KY	Arch McAlister	606.677.6082 amcalister@centertech.com
1.__.2006	Morehead State University	Morehead, KY	Arch McAlister	606.677.6082 amcalister@centertech.com

Procurement Training

Date	Event	Location	Contact
8.9.2005	Procurement Conference	Ft. Campbell, KY	Kathleen Hyatt 502.582.6662
8.17.2005	Procurement Conference for Service Disabled Veterans	Patton Museum Ft. Knox, KY	Kathleen Hyatt 502.582.6662

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